

In re **Tova E. Cubert**Case No. **12-21877**

(If known)

AMENDED 2/18/2013
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
 (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds
 \$146,450.*

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Residence 1413 20th Ave Seattle, WA 98122 (Comparative Market Analysis)	Wash. Rev. Code. § 6.13.030	\$0.00	\$360,000.00
Checking Account Salal Credit Union PO Box 19340 Seattle, WA 98109 Acct# xxxxx0384	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$468.00	\$468.00
USAA Federal Savings Account Savings Acct# xxxxx4192	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$13.77	\$13.77
USAA Federal Savings Account Checking Acct# xxxxx4192	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$0.00	\$0.00
Household Goods and Furnishings	Wash. Rev. Code. § 6.15.010(1)(c)(i)	\$2,769.00	\$2,769.00
90 books (\$180); 12 Pictures (\$300); 14 Movies (\$65).	Wash. Rev. Code. § 6.15.010(1)(c)(1)	\$545.00	\$545.00
Clothing, shoes and scarves	Wash. Rev. Code. § 6.15.010(1)(c)(1)	\$1,260.00	\$1,260.00
1 watch (\$40); costume jewelry (\$60); pins/earrings (\$300)	Wash. Rev. Code. § 6.15.010(1)(c)(1)	\$400.00	\$400.00
1 backpack \$40; 1 camera \$30; camping gear \$15; inline skates \$15.	Wash. Rev. Code. § 6.15.010(1)(c)(1)	\$100.00	\$100.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$5,555.77	\$365,555.77

In re **Tova E. Cubert**Case No. **12-21877**
(If known)**AMENDED 2/18/2013**
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1985 Mercedes Benz 300TD	Wash. Rev. Code. § 6.15.010(1)(c)(iii)	\$3,250.00	\$3,500.00
	Wash. Rev. Code. § 6.15.010(1)(c)(ii)	\$250.00	
1 filing cabinet, 1 table	Wash. Rev. Code. § 6.15.010(1)(c)(1)	\$60.00	\$60.00
1 laptop (\$400), 1 scanner (\$100)	Wash. Rev. Code. § 6.15.010(1)(c)(1)	\$500.00	\$500.00
		\$9,615.77	\$369,615.77

Case No. **12-21877**
(if known)

AMENDED 2/18/2013
SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx6316 Chase PO Box 24696 Columbus, OH 43224	W	DATE INCURRED: 08/2000 NATURE OF LIEN: Credit Line Secured COLLATERAL: Residence REMARKS: VALUE: \$360,000.00				\$81,837.00	
Representing: Chase		Chase PO Box 44090 Jacksonville, FL 32231-4090				Notice Only	Notice Only
ACCT #: xxxxxx9587 GMAC Mortgage 3451 Hammond Ave Waterloo, IA 50704	-	DATE INCURRED: 05/2000 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Residence REMARKS: VALUE: \$360,000.00				\$176,100.73	
Representing: GMAC Mortgage		GMAC Mortgage Attn: Customer Care PO Box 780 Waterloo, IA 50704-0780				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$257,937.73	\$0.00
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

Case No. **12-21877**
(if known)

AMENDED 2/18/2013
SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: GMAC Mortgage		Northwest Trustee Services PO Box 997 Bellevue, WA 98009-0997				Notice Only	Notice Only
ACCT #:		DATE INCURRED: 2004 - 2011 NATURE OF LIEN: Tax Lien COLLATERAL: Residence REMARKS: IRS Taxes				\$44,185.33	
IRS Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	-	VALUE: \$360,000.00					
Subtotal (Total of this Page) > Total (Use only on last page) >						\$44,185.33 \$302,123.06	\$0.00 \$0.00

Sheet no. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/10)

In re **Tova E. Cubert**Case No. **12-21877**

(If Known)

AMENDED 2/18/2013**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 No continuation sheets attached

AMENDED 2/18/2013**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Accounts Receivable, Inc. 4001 Main St. Suite 50 Vancouver, WA 98663	-	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS: Accounts Receivable, Inc. vs. Tova Elise Cubert, Case# 85-002896 (will be avoided in an adversary proceeding)				\$8,606.77
Representing: Accounts Receivable, Inc.		Lawrence J. Holzman, P.S. 1409 Franklin Street Suite 210 Vancouver, WA 98660				Notice Only
ACCT #: xxxx0445 Allied Credit/Alliance One Attn: Bankruptcy PO Box 2449 Gig Harbor, WA 98335	-	DATE INCURRED: CONSIDERATION: Parking ticket REMARKS:				\$75.00
ACCT #: xxxx2088 Allied Credit/Alliance One Attn: Bankruptcy PO Box 2449 Gig Harbor, WA 98335	-	DATE INCURRED: 09/2011 CONSIDERATION: Collection Attorney REMARKS:				\$36.00
ACCT #: xxxx2256 Asset Acceptance Llc PO Box 1630 Warren, MI 48090	-	DATE INCURRED: 07/2008 CONSIDERATION: Collection Agency REMARKS: Original Debt - NEIMAN MARCUS - HSBC				\$1,122.00
ACCT #: xxxxxxxxxxxxx3080 Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210	-	DATE INCURRED: CONSIDERATION: Collection agency REMARKS:				\$535.63
Subtotal >						\$10,375.40
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.
In re **Tova E. Cubert**

Case No. **12-21877**
(if known)

AMENDED 2/18/2013

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Capital Management Services, LP		Chase PO Box 15298 Wilmington, DE 19850-5298				Notice Only
ACCT #: Capital One PO Box 30285 City of Industry, CA 91716	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,351.95
Representing: Capital One		Portfolio Recovery Assoc. PO Box 12914 Norfolk, VA 23541				Notice Only
ACCT #: Chase PO Box 2496 Columbus, OH 43216-2496	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: Chase PO Box 94014 Palatine, IL 60094	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxx6559 Credit International Corp PO Box 1268 Bothell, WA 98041-1268	-	DATE INCURRED: CONSIDERATION: Collection agency REMARKS:				\$399.05
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,751.00
<p style="text-align: right;">Total ></p> <p style="text-align: center;">(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p>						

AMENDED 2/18/2013**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: IRS Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	-	DATE INCURRED: 2006 and 2007 CONSIDERATION: 1040 Taxes REMARKS:				\$16,518.23
ACCT #: xxxxxx3802 Macy's Bankruptcy Dept. 9111 Duke Blvd. Mason, OH 45040	-	DATE INCURRED: 07/1991 CONSIDERATION: Charge Account REMARKS:			X	\$711.00
ACCT #: xxxxxx7877 Midland Funding 8875 Aero Dr San Diego, CA 92123	-	DATE INCURRED: 02/2011 CONSIDERATION: Collection Agency REMARKS: Originally Bank of America				\$11,124.00
Representing: Midland Funding		Midland Credit Management Corporation Service Company 300 Deschutes Way SW Suite 304 Tumwater, WA 98501				Notice Only
ACCT #: xxxx4208 Receivables Performance 20816 44th Ave W Lynnwood, WA 98036	-	DATE INCURRED: 10/2011 CONSIDERATION: Collection Agency REMARKS: Original Creditor - Puget Sound Energy				\$544.00
Representing: Receivables Performance		Puget Sound Energy BOT-01H PO Box 91269 Bellevue, WA 98009-9269				Notice Only
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$28,897.23
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

AMENDED 2/18/2013**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: Sinsheimer & Meltzer, Inc. P.S. 1001 Fourth Ave Plaza Suite 2120 Seattle, WA 98154-1109	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	
ACCT #: Tony Smith c/o Sinsheimer & Meltzer, Inc. P.S. 701 5th Ave Suite 4780 Seattle, WA 98104	-	DATE INCURRED: CONSIDERATION: Lawsuit REMARKS: Tony Smith vs. Tova Elise Cubert, Case# 03-2-24292-4 SEA, King County Superior Court (Will be avoided in an Adversary Proceeding)				\$65,000.00	
ACCT #: xxxx3090 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	-	DATE INCURRED: 05/1996 CONSIDERATION: Credit Card REMARKS:				\$665.00	
ACCT #: Internal Revenue Service PO BOX 7346 PHILADELPHIA, PA 19101-7346		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:					
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$65,665.00
						Total >	\$108,688.63
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **Tova E. Cubert**Case No. **12-21877**Chapter **13**

**AMENDED 2/18/2013
SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	No	1	\$360,000.00			
B - Personal Property	No	4	\$10,355.77			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	2				\$302,123.06
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1				\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4				\$108,688.63
G - Executory Contracts and Unexpired Leases	No	1				
H - Codebtors	No	1				
I - Current Income of Individual Debtor(s)	No	1				
J - Current Expenditures of Individual Debtor(s)	No	2				
TOTAL		19	\$370,355.77	\$410,811.69		

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **Tova E. Cubert**Case No. **12-21877**Chapter **13****AMENDED 2/18/2013****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,828.26
Average Expenses (from Schedule J, Line 18)	\$2,078.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,580.89

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$108,688.63
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$108,688.63